

Table I.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,396	4,776	4,271	4,269	3,518	3,104	4,447	3,254
Industry group **								
Agric., fish., forest.	3,510	--	--	--	2,835	2,872	6,149	2,901
Mining and manufacturing	2,962	5,000	4,472	4,322	3,123	2,575	4,481	2,844
Construction	3,671	4,400	3,291	3,947	3,588	3,291	3,675	3,669
Utilities and transp.	3,535	4,191	4,721 *	3,407	3,445	3,517	4,439	3,484
Wholesale trade	3,503	5,201	4,587	4,070	3,283	3,218	4,599	3,294
Fin. svcs. and real estate	3,643	4,058	4,277	4,065	3,684	3,588	4,164	3,612
Retail trade	3,706	5,511	5,299	5,309	4,073	3,186	5,542	3,437
Professional services	3,285	5,190	4,172	4,400	3,639	2,851	4,637	3,082
Other services	3,486	3,946	4,725	4,061	3,923	3,183	4,181	3,361
Ownership								
For profit, incorporated	3,458	4,873	4,394	4,366	3,425	3,208	4,520	3,317
For profit, unincorporated	3,441	5,187	4,265	4,396	3,985	2,722	4,669	3,181
Nonprofit	3,010	3,170	3,181	3,482	3,499	2,789	3,459	2,969
Age of firm								
Less than 5 years	3,832	4,236	4,296	4,747	3,298	1,967	4,339	3,363
5-9 years	3,666	4,761	3,033	4,051	3,554	2,994	3,895	3,503
10-19 years	3,993	5,473	4,370	3,963	3,620	3,558	4,650	3,664
20 or more years	3,309	4,471	4,568	4,391	3,508	3,092	4,508	3,214
Multi/single status								
2 or more locations	3,186	--	4,404	4,408	3,323	3,115	4,437	3,169
1 location only	4,093	4,765	4,261	4,230	3,827	2,642	4,447	3,778
Percent full-time employees								
Less than 25%	3,618	--	--	3,440	2,843	3,747	3,857	3,559
25-49 %	3,828	5,680	6,258	4,737	4,122	3,137	5,795	3,423
50-74 %	3,334	5,198	3,942	4,389	3,801	2,944	4,694	3,149
75% or more	3,385	4,684	4,176	4,259	3,487	3,112	4,372	3,255
Union presence								
No union employees	3,576	4,899	4,569	4,514	3,691	3,192	4,669	3,394
Has union employees	2,810	2,755 *	1,670	2,699	2,410	2,895	1,969	2,847
Percent low-wage employees								
50% or more low-wage	3,704	4,861	4,161	4,326	4,048	3,440	4,458	3,617
Less than 50% low-wage	3,374	4,769	4,276	4,265	3,478	3,078	4,446	3,227

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.76	208.83	232.34	150.61	101.61	62.33	126.33	51.58
Industry group **								
Agric., fish., forest.	423.97	--	--	--	471.51	372.25	1,311.49	307.72
Mining and manufacturing	115.22	611.75	826.67	293.99	211.22	139.00	322.18	118.64
Construction	248.94	699.71	669.40	568.43	415.43	333.89	389.05	321.53
Utilities and transp.	123.89	530.23	1,579.53 *	593.27	400.17	133.66	591.92	128.50
Wholesale trade	154.82	675.83	474.12	392.14	420.63	173.04	305.45	175.01
Fin. svcs. and real estate	134.87	728.59	438.21	338.29	249.08	166.32	339.35	142.60
Retail trade	126.59	726.12	520.04	582.54	295.23	107.89	518.74	105.12
Professional services	83.40	334.49	358.03	199.98	148.87	103.74	194.34	87.75
Other services	149.83	558.56	609.91	384.92	438.58	183.00	349.08	163.97
Ownership								
For profit, incorporated	54.48	220.79	300.62	193.31	124.44	68.92	155.65	58.62
For profit, unincorporated	168.00	575.08	364.66	218.73	271.38	216.57	250.11	184.02
Nonprofit	116.99	867.33	382.48	317.86	197.51	156.47	356.17	123.40
Age of firm								
Less than 5 years	286.85	642.31	673.29	356.24	510.15	498.21	378.93	396.45
5-9 years	201.42	407.55	550.41	345.02	363.77	414.76	333.61	253.11
10-19 years	167.04	405.89	359.93	268.04	287.10	465.26	238.31	220.83
20 or more years	52.18	306.24	333.27	213.04	115.94	62.75	179.63	54.45
Multi/single status								
2 or more locations	54.72	--	599.90	243.69	102.48	63.57	267.59	55.34
1 location only	100.81	211.14	245.09	180.10	202.87	231.51	135.90	146.41
Percent full-time employees								
Less than 25%	326.37	--	--	438.05	639.44	471.59	448.91	392.73
25-49 %	215.62	566.16	1,335.46	426.87	407.52	199.32	649.33	183.68
50-74 %	114.90	809.68	658.44	434.10	312.27	120.25	450.04	111.15
75% or more	52.79	230.37	239.27	164.94	109.57	69.56	135.85	57.19
Union presence								
No union employees	53.78	203.86	212.75	132.03	108.34	76.16	119.34	59.53
Has union employees	94.52	1,357.49 *	454.02	633.90	176.92	102.95	395.18	96.54
Percent low-wage employees								
50% or more low-wage	113.84	834.10	585.07	258.42	269.61	140.65	371.25	119.70
Less than 50% low-wage	50.59	216.01	241.63	159.84	106.91	66.23	132.35	54.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.